

## **Claim Filing Instructions for the Income Continuation Insurance (ICI) and Long-Term Disability Insurance (LTDI) Plans**

An Income Continuation Insurance (ICI) or Long-Term Disability Insurance (LTDI) claim may be filed over the telephone with CORE, Inc.

An employee who is applying for LTDI benefits must still contact Employee Trust Funds (ETF) toll free at 1-877-533-5020 for an LTDI estimate or a claim form if the employee wishes to file a paper claim instead of filing electronically.

### **How the claim process works:**

1. You contact CORE, INC. at 1-800-960-0052 to file an ICI and/or LTDI claim.
2. The CORE customer service representative will collect basic information including name, Social Security number, date of birth and current mailing address.
3. CORE will ask questions related to your absence, such as: employer and employer location, the nature of the disability, last day worked, the name, address and telephone number of your attending and/or treating physicians, and any additional work-related information.
4. CORE mails an introductory packet to you which includes a medical release form and a letter to be given to your attending physician.
  - Your introductory letter explains how the program works and what to expect while the claim is pending.
  - You must sign the medical release form and return it to CORE or the claimant's attending and/or treating physician immediately. Note: The attending and/or treating physicians, clinic or medical records departments may not release confidential medical information to CORE without the claimant's consent. The claim cannot continue processing until CORE receives the medical release form.

### **For ICI Claims**

- A CORE registered nurse will contact the attending and/or treating physicians to obtain clinical information concerning the claimant's disability.
- The nurse may call the physician to arrange a return to work plan for the claimant. The plan may include modified hours or restricted duties. CORE will contact the employer to determine if job modifications can be made. You will receive written correspondence from CORE regarding any determinations made on the claim.
- CORE contacts the physician for an ongoing review of your disability claim to obtain updates on the diagnosis, symptoms, treatment and return to work plan.
- Prior to your return to work date, CORE may call to confirm your return to work plans if, at the last medical update, the physician did not indicate the possibility of an extension of your claim.

### **For LTDI Claims**

- The physician is required to complete the ETF disability medical report form (ET-5303 or ET-5338) as required by Wisconsin Administrative Code ETF 50.48 (2).

Questions pertaining to benefit plan requirements, claim status, etc., are to be directed to CORE, INC. at 1-800-960-0052. CORE representatives are available from 7:45 a.m. to 4:30 p.m. Central time, Monday through Friday, except State holidays. Callers may leave voice mail messages 24 hours per day, 7 days per week.